

The Newsletter

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JULY, 1985

BOARD REPORT

Treasurer's Report: May income of \$1966 and expense of \$1125. Debt has been reduced and, counting the accounts receivable for advertising, has been eliminated.

PR Divisional Rep Bob Gliniecki introduced his proposed replacement as Divisional Director, Steve Rademan. He reported plans to improve collections of receivable ad revenue and to encourage compliance with Newsletter deadlines. The committee recommended retaining member business listings in the Newsletter even if it duplicates listings in the proposed Business Directory.

Membership Division Director David Koetz presented draft copy for packets to be distributed regularly to guests and their hosts encouraging membership.

Development Director Jerry Johnson reported the results of the membership survey regarding the summer picnic. The wishes of the majority will be followed for the August picnic.

Affiliated Organizations Director Dave Wiggins reported the substantial progress of the Milwaukee AIDS Project, on whose steering committee he also sits. (It was decided to host a community forum on AIDS as our September dinner meeting.) The Investment Club has elected officers and reports healthy profits.

Jim Manders, Chair of the Business Enhancement Committee reported that group's plans for a directory of gay supportive businesses. CCBA members will get a free listing and special rates on advertising. The entire community will be solicited for advertisements in the directory, which will be augmented by useful community information and distributed widely.

Vice President Navarro reported networking with women from the Northland Business Association in the Twin Cities, to aid in our development of women's programming.



July Dinner Meeting

- Where:** GAETANO'S RESTAURANT
1332 W. Lincoln Avenue
- When:** Thursday, July 11, 1985
Cocktails at 6:00 p.m.
Dinner at 7:00 p.m.
- Menu:** Famous Gaetano's Lasagne
Italian Sausage Cacciatore
Fresh Green Bean Salad Ala Italiano
Zucchini, Tomatoes, Onions and Italian Seasonings
Antipasto Tray
Italian Bread and Wisconsin Butter
Spumoni Ice Cream
Coffee, Tea or Milk
- Cost:** \$14.00 with pre-paid reservation; \$15.00 with phone or mailed reservation; \$16.00 at door (reservations will be served first).

PROGRAM: A talk by Betty Thompson, Executive Director of Project Equality of Wisconsin, and comments from Chris Cothran, Central Region Director of the National Association of Business Councils. Betty's organization assists employers respond to Affirmative Action and Equal Employment Opportunity goals, and utilizes economic clout of its constituency to support those employers whose record is good. This model program is nationally recognized, and holds promise for our utilization of minority economic clout.

Chris Cothran is active in the Metropolitan Business Association in Chicago, and has been active in NABC since his involvement in Milwaukee in May of 1983. Chris will bring greetings from our national organization and supply ideas on the effective functioning of gay business councils.

You and your friends are encouraged to attend this fine program (particularly minorities and People of Color). Attendance at the program only is \$5.

Reserve By: Saturday, July 6, 1985 by mailing to P.O. Box 92614 or call Ralph at: 445-5552.

At Large members reported good progress at contacting the membership, with the success rate of Director Lee Sherz most notable.

President Marc Haupt reported the Executive Committee's recommendation that CCBA support Clavis Theatre's production of the play *Execution of Justice* in its midwest premiere. A letter will accompany the July Newsletter. He also reported the appearance of a letter to the Editor of the Milwaukee Sentinel regarding the County Board's refusal to fund the AIDS Project.

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SAGUNSKY WINS CARIBBEAN CRUISE

Diane Sagunsky and a friend will be enjoying a trip from New Orleans to Cancun and Cozumel, as the winner in the CCBA drawing developed by the Business Enhancement Committee.

Members were encouraged to visit member businesses, and get a signed business card to enter the drawing. Diane was a guest at the Business Bash, and entered the business card of Alpha Composition. She also was present at the drawing, held as part of the June dinner meeting. Alpha Composition wins a free year's membership in CCBA.

Dozens of other prizes donated by member businesses were given away, as Business Enhancement Committee Chair Jim Manders declared their program a success. Member businesses were thanked for their tremendous generosity.

The Membership committee has plans for another major prize drawing to encourage participation in the new member drive in fall. Watch for details.

PRESIDENT'S COLUMN



**MARC
HAUPERT**

After our successful concentration on our own business networking in the past months, the attention of CCBA now focuses on networking with other organizations involved in utilizing minority economic clout.

Our guest speakers at the July meeting will be Betty Thompson, Executive Director of Project Equality, and Chris Cothran, Regional Director of the National Association of Business Councils.

The work of Project Equality has been

laudible. Governed by a board of representatives of religious judicatories, the organization has made a national name for itself through its innovative programs to focus minority economic impact. Project Equality assists corporations and major employers to fulfill their equal employment opportunity and affirmative action goals. They review employment guidelines and procedures, making recommendations for improvement which an employer can then utilize at its discretion. Those employers which have inaugurated satisfactory EEO and AA programs are listed in a directory, from which participating organizations (churches, civic groups, companies) are encouraged to select their vendors.

This positive, nonthreatening method of encouraging responsible minority hiring practices is a model program. Gay people as a minority group have much to learn from Project Equality, both as employers and employees. By utilizing our own networks to direct business to supportive vendors, the true clout of the

'gay dollar' can be established.

The majority of our membership has indicated that we should pursue an aggressive stance in promoting our existence to the community at large. Betty's talk will surely give us new ideas for involving economic clout in that visibility program.

Our other guest in July will be Chris Cothran, the Central Region Director of the NABC. Chris spoke at our joint CCBA/NABC meeting in May of 1983, and is an articulate spokesman for NABC, as well as for the concerns of Third World/People of Color. Chris' involvement in the National Coalition of Black Gays, his local gay business organization (the Metropolitan Business Association in Chicago) and other groups locally and nationally gives him a wealth of information on the functioning of groups like ours. Being our representative on the NABC Executive Committee, Chris will be collecting input on our needs and desires for/from NABC.

We continue to plan for a truly gay and festive summer picnic in August, based on your input in our recent survey. Fun, food,

games and refreshments will be the order of the day on August 17, as all of CCBA experiences a time of sharing and joy. If you would like to help plan, contact Je Johnson.

June was a month of gay pride events nationally. As usual, we in Milwaukee march to a somewhat different drummer. Our 'Gay Pride' events are ongoing, and the Fall promises an exciting concentration of efforts. The pride we carry as caring, responsible gay women and men shows in all of our endeavors. Now is the time to invite your friends to join in the community leadership family of CCBA. Have them join NOW (and renew your own membership) to avoid the unavoidable dues increase.

We plan to host a community forum in September on the topic of AIDS. Educational, medical and political issues will be addressed. Watch for more information on this important program, as well as our planned fundraiser for CCAF's support of gay TV. Stay tuned!

Happy Independence Day to all!

BOARD ADOPTS WORKING BUDGET, SOLICITS INPUT

At its June meeting, the CCBA Board adopted the budget which appears below as a working budget for the organization for the fiscal year beginning July 1. A study group was named to provide input on budget items, and the membership is encouraged to review it and make comments to board members. Significant items of change include: a raise in Associate, Individual and Business membership fees (roughly commensurate with the last two years' inflation rate); recognizing three monthly events as break even; lessening raffles to two annually; increasingly substantially the advertising budget in both gay and nongay publications; increasing speaker honorariums to attract notable out-of-town speakers. Contact treasurer Steve Byers or president Marc Hauptert for details and rationale for budget changes. The board will officially adopt the budget at its July meeting. Most budget items will be adjusted by a factor representing the actual level of membership income received.

	1985	1986	
	BUDGET	PROPOSED	
INCOME			
Memberships: Assoc. (15x\$25)	375	15 AT \$30	450
Indiv. (160x\$42)	6720	160 AT \$50	8000
Busin. (60x\$63)	3780	60 AT \$75	4500
Chart. (8x\$125)	1000	5 AT \$125	625
Monthly meetings:			
\$12x12mo.x70	10080	\$15 X 9 X 70	9450
		\$5 X 3 X 70	1050
Raffles (\$125 x 6)	750	\$150 X 2	300
Advertising (\$155 x 12mo.)	1860		1860
Committee events	500		500
Business Directory	500		500
Other/Foundation contrib.	0		1000
TOTAL INCOME	25565		28235
EXPENSES			
Monthly meetings (\$10x12x70)	8400	\$13 X 9 X 70	8190
		\$5 X 3 X 70	1050
Secretarial Service (12 mo. x \$300)	3600		3600
Resource Directory	200		---
Business Directory	500		500
Committee Discretionary Funds			
Housing & Development	100		100
Special Projects	100		100
Business Enhancement	100		100
Public Relations	100		100
Committee Events	500		500
Art/Design License Fee	300		---
Advertising	500		2400
Speaker Honorariums	400		1000
Phone Reimbursements	100		100
Liability Insurance	178		250
Conferences: Registrations	240		400
Travel	400	640	800
Membership promotions		300	300
NABC Dues		1458	1440
Memberships in Other Orgs.		125	125
Postage		2000	1500
General Office Supplies		2000	1500
Printing		1200	1800
		Newsletter	1800
		Other	300
Retirement of debt	2000		---
Contingency	764		1080
CCAF Donations	0		1000
Total	25565		28235



LESBIAN CELEBRATION OF AGING ON WOMYN'S LAND, JULY 4-7, 1985

A celebration of aging for lesbians over 40 and their friends is being planned for July 4-7 at the Wisconsin Womyn's Land Cooperative campground, otherwise known as DOE Farm. The more structured activities are planned for Friday and Saturday, leaving Thursday and Sunday for travel time, informal group sessions, and just plain enjoying the peace and beauty of this land.

The emphasis will be on a chemically-free outdoor environment in which we can express our concerns, build networks and form friendships. Semi-primitive camping, sheltered sleeping space if necessary, and limited special accommodations for differently abled womyn are available. A base fee of \$14 is for land use and trial membership. An additional workshop fee will be on a sliding scale with scholarships available.

Write to W.W.L.C., Rt. 2, Box 42, Norwalk, WI, 54648 for more information and if you have special needs. Space is limited.

CCAF

UPDATE

The Cream City Association Foundation was a cosponsor (with the Milwaukee AIDS Project) of the Milwaukee participation in the Chicago Strike Against AIDS bowling tournament held early in May. The CCAF will net approximately \$250 from raffle tickets and as much as \$700 from pledges made for two bowlers from Milwaukee. Income from the pledge payments is being deposited in the CCAF accounts, from which they will pay MAP and Chicago's Howard Brown Clinic.

CCAF welcomes to its board director Bob Melig. Bob brings with him a solid background in fundraising, and has had substantial input in plans to develop a membership and mailing list.

CCAF's president Don Schwamb reports that over 20 individuals gave gay the United Way--a major increase over last year! Don believes that this is just the beginning. "Now that people are becoming aware of the fact that they can give to the United Way and at the same time designate the gift to the CCAF, more people will be giving. We are extremely hopeful for this year's drive."

CCAF may receive designated funds from the United Way because it is registered by the IRS and State as a tax-exempt

charitable organization. CCAF has provided important seed money for studies within the gay male and female community, for work at the BEST Clinic and Mandala Counseling, and in recent years in support of the Gay Community at UWM.

Giving the United Way is of course not the only way to support CCAF. Individuals may make tax deductible contributions directly to the foundation, and may pledge small amounts monthly.

Listing CCAF as beneficiary in one's will is another excellent way to support its important programs. Recently, there has also been interest in purchasing a life insurance policy with the Foundation as owner and beneficiary. It is recommended that professional guidance be sought to utilize this vehicle.

A final note sounded by president Schwamb is that the Foundation needs people for board members and assistants. "We need people who care about other people and are not afraid to raise funds for our projects, or people who are willing to help do the leg work necessary to make our work successful," he said. For further information on the Foundation (CCBA's primary philanthropic vehicle) contact Don at 276-2204.

BOARD REPORT

Continued from page 1

In new business, the President's appointments of Steve Rademan as PR Divisional Director, Boyd McGranaghan as Vice President and Dan Thompson as At Large Director were ratified. Outgoing PR chairman Bob Gliniecki was thanked for his long dedication and donation to the organization.

The mailing of personal letters from At Large Directors to their members on a quarterly basis was approved. The monthly Newsletter will accompany the letters. During the month that At Large members are mailing letters, the rest of the board will be calling prospective non-members and those who have not renewed.

The budget as proposed by the Executive Committee was accepted as a working budget for the 1986 fiscal year (beginning July 1). A study group comprised of Steve Byers, Marc Hauptert, Bob Moore and Stan Peters will make recommendations to the board, and it will ratify the final budget at the July meeting.

CCBA Events of Interest

- | | |
|---------------|---|
| July | 2 Business Enhancement Committee Meeting,
J. Manders, 332-7060. |
| | 11 Dinner Meeting, 445-5552. |
| | 14 Wine Tasting Club, Ci Stein, 278-0328. |
| | 17 Executive Committee Meeting, 374-5599. |
| | 21 Board Meeting, 374-5599. |
| | 25 CCBA After Work, This Is It. |
| | 30 Newsletter Mailing. |
| <hr/> | |
| August | 17 Membership Meeting (Picnic). |
| | 26 Board Meeting, 374-5599. |
| | 29 Newsletter Mailing. |

CCBA OUTINGS GROUP

OFF TO SPRING GREEN IN SEPTEMBER

The CCBA Outings group plans to attend the American Players Theatre production of Shakespeare's *Merry Wives of Windsor* on Saturday, September 28. The play will follow a delicious repast at the Spring Green Restaurant (designed by Frank Lloyd Wright). "Wives" is an outrageously funny comedy, a true 'queen's delight'!

With spirits uplifted, the group then will camp out on the banks of the Wisconsin River. (Hot water, showers, electricity, bar and restaurant are immediately available at a nearby Holiday Inn for the quasi-macho types among us.) Tents will be provided--bring your own blankets, pillows, teddy bears, etc.

The group will rise and shine Sunday morning to brunch at camp, complete with Bloody Marys. Attention will next

turn to the House On the Rock, a true Wisconsin landmark. The real show begins when we move from the endless steps in the House to the world's largest carousel, with its \$8 million collection of 269 hand carved imaginative interpretations of real and mythical creatures, room-size music boxes and one of the largest collections of bronzes by sculptor Frederic Remington.

The return home Sunday late afternoon will include a stop at the Rods/New Bar complex in Madison, to make the trip complete.

The approximate cost is \$40. Call Jan or Paul at 444-9195(h), or call Jan at work at 453-7720 for more information. A nonrefundable deposit of \$20 can be sent to the CCBA mailbox: P.O. Box 92614, Milwaukee, WI 53202.

AFTER WORK AT THIS IS IT

The July After Work networking party will be held at member bar *This Is It* on Thursday, July 25 from 4 to 7pm.

Manager Joe promises the bar's usual festive atmosphere to enhance meeting and partying with your CCBA friends and new acquaintances. Last month's event at Busby's drew 30 members, and the August event will be held at the Wreck Room.

Your first drink is on This Is It (beer, wine, rail). Members and guests are invited.

NOTICE

YOU TOO CAN EXPERIENCE THE COMRADERY AND GAIETY OF JOINING FRIENDS AT A MONTHLY EVENT SURE TO PLEASE. EXPERIENCE THE "POWER OF THE PRESS" AS YOU HELP STUFF AND MAIL THE NEWSLETTER TO YOUR FRIENDS AND NEIGHBORS. JUST CONTACT THE BOARD MEMBER WHOSE NUMBER APPEARS ON THE CALENDAR FOR THE TIME AND PLACE. YOU'LL BE GLAD YOU DID!



CCBA Member Businesses

ACCOUNTANTS

WILLIAM DOMER AND ASSOCIATES
Financial and Tax Consultants
1219 North Cass
224-0863

TODD STREHLOW
Tax Services and Accounting
1800 East Capitol Drive
964-5100

ART/ADVERTISING

ALPHA COMPOSITION
Phototypesetting
144 North Water Street
278-8686

ASA COMMUNICATIONS
*Advertising, Public Relations,
Specialty Publications*
P.O. Box 92222, Milwaukee 53202
374-5599

IBACH CREATIVE GROUP
Full Service Advertising
823 North Second, Suite 514
272-6664

ORLOFF
Concept and Design
291-9999

PROGRESSIVE PRINTS
Printing
2909 North Humboldt Avenue
264-5345

ATTORNEYS

ANGERMEIER AND ROGERS
625 North Milwaukee Street, #404
289-9200

STEPHEN M. BYERS
224-9758

JUDITH LAUFER
1139 East Knapp
271-9101

THOMAS E. MARTIN
General Practice of Law
161 West Wisconsin Avenue
765-9333

BOYD MCGRANAGHAN
3741 West National Avenue
649-9790

BARS

THE FINALE
808 East Center Street
372-6664

LA CAGE
Video/Dance Bar
801 South 2nd Street
383-8330

M&M CLUB
124 North Water Street
347-1962

THIS IS IT!
418 East Wells Street
278-9192

WRECK ROOM
266 East Erie
273-6900

YOUR PLACE
813 South First
647-0130

CHURCHES

JOAN OF ARC PARISH—MCC
c/o Village Church
1108 North Jackson
372-9745

COUNSELING

EASTTOWN THERAPY SERVICES
Psychiatry Psychotherapy
Milo G. Durst, MD
Robert A. Holzhauser, ACSW
273-7173

TURNING POINT FEMINIST COUNSELING
Counseling/Therapy
Mary A. Palmer, MSW
278-0492

WELLSPRING CLINICAL ASSOCIATES
Mental Health Services
224 North 76th Street
257-1878

CRAFTS/TRADES

CUSTOM CARPENTRY
3423 North Palmer
263-6001

DIFFERENT STROKES PAINTING COMPANY
2833 South 34th Street
383-3562

IMPROVEMENTS BY RONALD DOZMAN
*Siding, Gutters, Windows, Doors,
Awnings, Porch Enclosures*
5631 West Beloit Road
453-7278

DENTISTS

BARTLEY BELL, DDS
400 West Silver Spring Drive
963-0223

L.T. DEGRAFF, DDS
4612 West Center Street
871-5777

DR. JOHN SCADUTO, DDS
611 North Broadway, Suite 10
272-7747

ENTERTAINMENT

CLAVIS THEATRE
Stage Productions
1823 East Kane Place
272-1340

MIDWEST MUSIC DISTRIBUTION
Recordings and Concert Promotion
207 East Buffalo
278-0066

PARKWAY ENTERTAINMENT COMPLEX
3417-23 West Lisbon Avenue
342-2446/933-2880

FLORISTS

FLOWERS BY WALTER
503 6th Street, Racine
633-7707

JIM MANDERS - THE SHOREWOOD FLORIST
3955 North Prospect Avenue
332-7060

GIFTS

SANDS GIFT SHOP
3968 South Howell
744-3460

THINKING OF YOU ON BROADWAY
Cards, Gifts
147 North Broadway Street
273-5969

HAIR STYLISTS

TRAVIS AND COMPANY
Hair Design
724 North Milwaukee Street
272-HAIR

HEALTH CLUBS

CLUB MILWAUKEE
Health and Social Club
704A West Wisconsin Avenue (rear)
276-0246

INDEPENDENT

DAVID SIKORA
Court Reporter
332-7604

INSURANCE AND FINANCIAL PLANNING

EQUITABLE LIFE AND FINANCIAL SERVICES
Ralph Navarro
Equity Qualified Agent
276-2000

JANE A. JOSTSONS
Metro Insurance Services Ltd.
13000 West Bluemound Road
782-9677

PETER WEBER
Independent Insurance Agent
5600 West Brown Deer Road
355-9111

MEDICAL/CLINICS

BRADY STREET STD CLINIC
1240 East Brady Street
272-2144

PHOTOGRAPHY

BREITLOW STUDIOS
476-3777

PUBLICATIONS/BOOKS

WEBSTER'S BOOKS
2559 North Downer Avenue
332-9560

WISCONSIN IN STEP/IN STEP GRAPHICS
Biweekly News Publication
823 North 2nd Street, #409
289-0744

REALTORS/PROPERTY

NEW HORIZONS DEVELOPMENT
Redevelopment/Contractors
Steven S. Kolinski
226-4070

QFI PROPERTY MANAGEMENT
AND DEVELOPMENT
Mike Ferguson, David Koetz
226-4072

GREG QUINDEL
Real Estate Services
Metrotech Corp.
226-4060

SEYMOUR STEIN
Realty, Investments
278-0328

RESTAURANTS

GLASS MENAGERIE
Serving Lunch and Dinner
124 North Water
347-1962

SECRETARIAL/RESEARCH

SHALOM ENTERPRISES
445-5552

SUNRISE BOOK REVIEW
Library Research Service
Michael J. Lowrey
372-9745

WISCONSIN LIBRARY SERVICE
Donavon Goodsell
P.O. Box 21, Delafield
367-8679

SOUND SERVICES

SOUND TECH
Custom Recording Service
F.C. (Kip) Filkins
272-6613

TRAVEL

TRAVEL DIRECTIONS WORLDWIDE LTD.
11627 West Bluemound Road
259-0162

TRAVEL ENCOUNTERS
Ken Kurtz
400 North Broadway
271-7655

CCBA to have booth at Flamingo Fest

The CCBA Board approved participation in the 'Flamingo Fest '85' fundraiser to benefit Series 9. This very gay event happens on July 13, starting at 4pm (rain date of July 14).

CCBA will offer special items for sale, promotional material on gay businesses, and information about its programs. All are encouraged to attend to support CCBA and the softball World Series.



SPOTLIGHT ON SANDS GIFT SHOP

So you planned a grand excursion to the Middle East to fulfill your dreams of Indiana Jones-hood but MasterCard called and said you had busted your credit limit. What will you do? What *WILL* you do?

Fret not oh weary fantasy traveler. Lois Gaulke and Shari Wilson will make your day. Hail the nearest camel or grab the most convenient tree vine and venture to 3968 South Howell. Sands Gift Shop awaits.

For 26 years, Sands Gift Shop has offered patrons an exotic and eclectic array of artwork and hand crafted gifts

for even the most discriminating shopper. And if you have something special in mind, Sands Gift Shop will design and create a custom-made gift.

Lois is the shop's goldsmith and diamond setter. And Shari does the repair work and resizes rings and necklaces. You can choose from among a worldwide selection of gifts, says Shari. From Polish amber to Alaskan artwork to pottery crafted by local artisans. Even a Tibetan Prayer box for the more adventuresome. Sterling silver, precious and semi-precious stones, necklaces, rings and coral items are always available. And prices are reasonable.

As a member of CCBA, Shari says she is enjoying meeting new people in the Milwaukee area and learning more about business and services offered by other gay people.

Shari and Lois are eager to introduce you to the unique gifts available at Sands Gift Shop. Call them today at 774-3630.

WINE AND MUCH MORE

Why do many members of CCBA wear a special grin at all dinner meetings? Could it be because they know that the first Sunday after each meeting the CCBA Wine Tasting Club meets?

Probably. But what is even more important is that the Wine Tasting Club, started by Stan Pekarsky (presently living

in Cleveland), is an opportunity to not only learn about wines and beers from all over the world, but a chance to share a wonderful time with people.

For further information about the tantalizing experience of the CCBA Wine Tasters, contact Ci Stein at 278-0328.

CLAVIS PLANS DAN WHITE PLAY

In a dramatic return to its roots, Clavis Theatre, the company which brought Milwaukee the local premieres of such plays as *March of the Falsettos*, *Cloud Nine* and *Agnes of God* plans to present the Midwest Premiere of a new play by Emily Mann, called *Execution of Justice*.

The play is based on the murder trial of Dan White, the accused murderer of San Francisco Mayor George Moscone and gay Supervisor Harvey Milk, the events surrounding the slaying and the trial. Its world premiere performance at the Arena Stage in D.C. has launched the

play auspiciously and guaranteed its presentation in regional theatres for years to come. David Richards of the Washington Post hailed the play as 'exhilarating' and 'extraordinary.'

Clavis has announced a campaign to solicit private funding for this milestone midwest event. An accompanying letter to CCBA members and friends details the needs and offers more information on the play. For further details, contact Neil Bernard at Clavis Theatre, 383-4160.

INVESTORS: ONE KEY TO A SOUND FUTURE

Facts being what they are, most of us don't know much about investments. Unless you are an expert or in direct communication with one (not with what they say, but with what they produce), you can set yourself up to lose a great deal of money.

Whether investing in stocks, bonds, securities, art, antiques, real estate, or other types of collectibles, it is important to relate to others who have the same interest. From the beginning of CCBA, the founding Board determined that having an investment club of like minded people would be essential to guarantee the future of our membership.

Founded by Gino Hamann and presently coordinated by Leonard Sobczak, the Investment Club offers an opportunity for people of similar interests to join together for a common purpose—to make money and learn more about investing. Although the present group focuses its energy on stocks, the CCBA umbrella Investment Club exists to facilitate people who may wish to work together in other areas, such as antique collections, etc.

Vital to the group, however, is the underlying commitment to insure that whenever monies are made by the group, a small portion of it immediately will go to the Cream City Association Foundation (the charitable arm of the Cream City Business Association). In this way the

group is recognizing its role as a part of the evolving gay/lesbian community with concomitant responsibilities.

Of greatest interest, though, is the opportunity to learn. According to Len, "There are all levels of investment awareness in our group, from beginners to seasoned investors — a great mix of super people."

Another key component of the Investment Club is, according to one of the founders, "Unless lesbian/gay people work together to expand our economic base, to insure a strong and broad economic base, we will be divided. When individual gay/lesbian people put down the idea of an Investment Club, saying that they could do better, they are missing the point of group activities for lesbian/gay people — that is, working together promotes not only awareness, but cooperation, both key components in being a minority people."

For further information on the opportunities for you in the CCBA Investment Club, contact Leonard Sobczak at: 963-1990.



CCBA After Work

JULY 25
This Is It

INVESTMENTS FOR YOUR FUTURE
IRENE M. BROWN
ELLEN M. DUHAMEL

REGISTERED REPRESENTATIVES

IRA'S
MONEY MARKET FUNDS
TAX SHELTERS
PENSION/PROFIT SHARING PLANS
MUTUAL FUNDS
ANNUITIES
FINANCIAL PLANNING

Charter Investment Services, Inc.

AFFILIATED WITH CHARTER SECURITIES CORP.
2401 North Maryland Road, Suite 18
Milwaukee, Wisconsin
(414) 259-9191

DR. JOHN SCADUTO, DDS

General Dentistry

611 NORTH BROADWAY, SUITE 10
MILWAUKEE, WISCONSIN 53202

(414) 272-7747

GAY GAMES SUES FOR NAME

Lawyers representing the 1986 Gay Games II say they have just as much right as the US Olympic Committee to use a "3700-year-old generic word" and asked a federal appeals court to let them use the term "Gay Olympics."

"Congress didn't give the US Olympic Committee unlimited use of the word for all purposes and all time," attorney Mary C. Dunlap said recently in asking a three-justice panel of the US Court of Appeals to reverse an action by US District Judge J.P.Vukasin.

Vukasin awarded the US Olympic Committee \$97,000 in attorney's fees, to

be paid by promoters of the gay sporting event, on the grounds that there had been "a deliberate and willful" trademark infringement.

Dunlap complained Vukasin had decided the issue "without a trial or proper hearing."

The issue first hit the courts three years ago, when Dr. Tom Waddell, a decathlon participant at the 1968 Olympics at Mexico City, sought to hold "Gay Olympic Games" in San Francisco. He was forced by the US Olympic Committee to drop the word "Olympic" from his event.

GRNL NOTES ACCOMPLISHMENTS

The Gay Rights National Lobby recently released a capsule history of its accomplishments in 1984.

GRNL's active constituent network worked within their local districts and lobbied in Washington to obtain a record 76 cosponsors for the Gay and Lesbian Civil Rights Bill. Several congresspeople signed on to the bill in the final weeks of Congress.

GRNL lobbied especially hard to maintain the level of AIDS funding. Despite concerted efforts to slash AIDS funding, 1984 did not show a significant reduction of funding. In fact, AIDS funding was appropriated at \$93 million--\$40 million

higher than the Administration's request.

With member support, GRNL undertook a crucial initiative--bringing together national and gay/lesbian leaders to discuss common concerns. The result has been coordinated political strategies and cooperating in other areas. At GRNL's invitation, national gay/lesbian organizations will meet regularly throughout 1985.

Although successes have been substantial, GRNL reminds all that the work is far from finished, and increased support from individuals is crucial. To join GRNL, write them at P.O.Box 1892, Washington D.C. 20013.



DEADLINE
FOR ARTICLES AND/OR INFORMATION FOR THE NEXT NEWSLETTER IS MONDAY, JULY 15, 1985.

Mil·wō'kē

WHO PAYS WHEN YOU CAN'T EARN? and, WHAT IF YOU HAVE AIDS?

by: Ralph F. Navarro,
Equity Qualified Agent/Planner

While not all gay people regularly order Perrier, Chevas or a 1940's vintage wine with all meals, study after study of the male gay community seems to support the fact that gay males have very discriminating taste and higher levels of expendable income than non-gay males. And while we could go into a philosophical discussion of the reasons for all of this, the important issue here is: what happens when *you can't earn* due to a disability?

Simple statistics show us that the rate of disabilities for people between ages 30-50 is fairly high. It is certainly higher than the probability of death, by a long shot. Yet, the fact is that most professional people don't have the foggiest idea of what their short and/or long term disability coverages are from their employers. So, they go on believing that coverage will be there, or they even more mistakenly think that in a time of hard luck no employer would bounce them out of a job.

Sorry to say, the simple fact is that unless you are a long term, highly placed employee, the probability of your employer carrying you with some semblance of regular pay is nonexistent.

Financial planning professionals who work in the lesbian/gay marketplace have been strongly urging gay people to do the following, especially during this most threatening time of AIDS:

1. Have your entire benefits program carefully evaluated by a reputable gay supportive financial planner/insurance broker;

2. It may be smart to purchase additional health/major medical insurance to cover the exorbitant costs of AIDS treatment. You would simply purchase a program with a very high deductible, like \$5,000, as a backup program;

3. With disability insurance programs, the definitions are everything! Carefully review with your planner/broker to ensure that you have the top coverage for the long term Disability Program. Stay with major corporations who won't try to wiggle out on you if you are diagnosed with AIDS.

4. Make sure you review your Life Insurance program carefully. If you don't care about what happens to your estate (which too many gay people have told me), at least make sure that you will have

enough money available to properly bury yourself (and don't think that cremation is a cheap way to go; there are still high costs involved even with a basic funeral). You should have at least a \$10,000 policy if you don't care about Uncle Sam getting your hard-buit estate.

However, if you wish to insure that the government does not get any of your estate, answers to these questions must be positive:

- a) Do I have a valid and updated will?
- b) Does the Executor of the estate know where everything is?

- c) Do I have sufficient life insurance to cover all my debt, funeral costs, and taxes that will take place on the estate as a result of state and federal estate taxes?

- d) Even if there is no one in particular that you wish to inherit your estate, did you know that you could leave it to a charitable group like the CCAF (and by doing so reduce the tax)?

- e) If I have a lover, is s/he specifically designated in the will? And, if s/he is to receive the bulk of the death benefit of the insurance policy give her/him enough cash to buy you out in the estate settlement?

- f) Are all other investments you have clearly referred to in the body of your will?

- g) Did you know that the cost of wills was very, very reasonable, especially when dealing with CCBA attorneys?

We don't know if we will be disabled, or when. We don't know when we will die. We know that AIDS is real and growing geometrically. We don't know when or if we will get it. However, we do know that once we are disabled or have been diagnosed with AIDS that it is too late to do anything with insurance or other programs.

While some will disparage insurance programs of all sorts, the simple fact is that they exist (provided they are from highly reputable companies with track records) and they do pay out on time when you need them.

Most people don't wish to try to rely on Social Security if disabled (because it doesn't pay in 80% of cases), so independent programs to insure your economic future is essential. Don't play "Russian Roulette"--contact your gay-sensitive financial planner/insurance broker TODAY.

NABC NEWS DIGEST

NAVARRO NAMED AS NABC REP.

Ralph Navarro, CCBA Vice President and former President, was named as NABC's representative to the National Lesbian/Gay Leadership Conference and the National Coalition of Black Gays convention, both to be held this summer. Navarro served as Secretary to NABC's board during its formative years and served as Central Region Director on the board until the most recent NABC convention in May. Chris Cothran, current Regional Director for the Central Region will also be an NABC delegate to the NCBG at its St. Louis meeting.

GHERARDI SPELLS OUT 1985-86 PLANS

NABC's new president, Anita Gherardi, has spelled out the goals of her adminis-

tration in a release to the national media. "The first goal will be to strengthen affiliate leadership," she stated. "This will be accomplished through leadership development seminars at regional and national conventions." Gherardi also plans to look at development of a national volunteer bank of management and leadership resource people.

SAN DIEGO OPENS EMPLOYMENT DATA BANK

The Greater San Diego Business Association has opened its Employment Data Bank. This service will match employers with prospective employees, initially at no cost, and eventually with a small fee for non-GSDBA members. GSDBA sees this as a service to its members and as an outreach to the lesbian/gay community. (Hold on--they're not quite ready to accept out-of-state applications.)

SPEAKERS OF NOTE

Recent noteworthy guests of NABC affiliates include: West Hollywood Mayor Valerie Terrigno at the Bay Area Career Women's Business Program meeting; David Kopay, the May dinner speaker at the Los Angeles Business and Professional Association; GRNL Director Nancy Roth at the Valley Business Alliance (CA); Midge Costanza at the Desert Business Association's Installation Banquet.

the lesbian and gay business and professional community.

Seen as an excellent way to thank those individuals and businesses who have been supportive, and to encourage even greater achievement, the awards serve to heighten NABC's national visibility.

Dr. Mathilde Krim of New York City and Duke Comegys of Los Angeles were presented the President's Awards. Control Data Corporation of Minneapolis/St. Paul received the Equal Opportunity Achievement Award, and Arthur Lazere of San Francisco was presented the Meritorious Service award. The awards were presented in conjunction with the NABC's fifth anniversary meeting, hosted by the Northland Business Association.

NABC PRESENTS AWARDS

One of the highlights of the recent NABC national meeting in the Twin Cities was the presentation of the 1985 awards recognizing outstanding contributions to

REAGAN TAX PLAN FAVORS NUCLEAR FAMILIES

by Morgan Pinney

Gay people will see few benefits from the tax reform measures now being promoted by the Reagan administration--unless they're rich. High income people will benefit most from the Reagan plan because the top tax rate has been slashed to 35% from the current 50%.

In the middle and low income range, married couples with children and a stay-at-home spouse will see their taxes reduced by larger percentages than single people. The reason is that the Reagan plan doubles the personal exemption to \$2,000 for every family member and allows a housewife to omit up to \$2,000 from taxable income for an IRA.

As the chart shows, a single gay man earning \$30,000 will see his taxes raised 3% by the Reagan tax "reform," but a married man, with two kids and a wife at home, will find his taxes reduced a whopping 18%. "Ronald Reagan is paying off his fundamentalist supporters by building more nuclear family bias into the tax code," comments Matthew Reed, CPA, in San Francisco.

Singles are not the only people being left out of the "Second American Revolution." Straight married couples in the medium income range, with two paychecks and no children, will be paying more taxes too (see chart). Ronald Reagan seems to be echoing Phyllis Schlafly, telling them that if the wife will just give up her career and have some children, they will be rewarded with a tax break. (Note: the opinions expressed are those of the author. CCBA's Newsletter encourages your reply.)

How Reagan Tax Plan Affects Hypothetical 1986 Returns

Guppies



Current Law Reagan Plan

Nukies



Current Law Reagan Plan

Yuppies



Current Law Reagan Plan

	Current Law	Reagan Plan	Current Law	Reagan Plan	Current Law	Reagan Plan
INCOME						
First Earners Wages	30,000	30,000	30,000	30,000	30,000	30,000
Second Earners Wages					20,000	20,000
Empl-yr-pd Health Ins		300		300		300
Total Income	30,000	30,300	30,000	30,300	50,000	50,300
ADJUSTMENTS						
Second Earner Ded					2,000	
IRA Contribution	2,000	2,000	2,000	4,000	4,000	4,000
Total Adjustments	2,000	2,000	2,000	4,000	6,000	4,000
ADJUSTED GROSS INCOME	28,000	28,300	28,000	26,300	44,000	46,300
ITEMIZED DEDUCTIONS						
Charitable Contribs	1,000	1,000	1,000	1,000	1,000	1,000
Home Mortgage Int	4,500	4,500	4,500	4,500	4,500	4,500
State & Local Taxes	2,184		2,184	0	2,860	0
Total Itemized	7,684	5,500	7,684	5,500	8,360	5,500
Less Zero Bracket	2,480	2,900	3,670	4,000	3,670	4,000
Allowable Itemized	5,204	2,600	4,014	1,500	4,690	1,500
Personal Exemptions	1,080	2,000	4,320	8,000	3,670	4,000
Total Item&Exempt	6,284	4,600	8,334	9,500	8,360	5,500
TAXABLE INCOME	21,716	23,700	19,666	16,800	35,640	40,800
TAX	3,570	3,690	2,353	1,920	6,221	6,700
PERCENTAGE CHANGE IN TAX		+3%		-18%		+7%
MARGINAL TAX RATE	26%	25%	18%	15%	28%	25%

Source: Morgan Pinney, CPA

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Dr. Richard Kraus, an optometrist from Palm Springs and his lover of 18 years will be traveling in the Milwaukee area during August. Traveling in a fully-equipped trailer, the couple are interested in meeting CCBA members and enjoying our area. For more information, call Ralph at 445-5552.

WANTED: male 'flatmate' to share 3 bedroom flat month-to-month. Washer/dryer; parking ramp. Mate will have 2 bedrooms to self; use of entire house. Flatmate must love dogs. \$100/month; 1/3 utilities; across street from UWM campus. Call Patrick at 962-0350

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